

Education

Classes Available Pre-Purchase Homebuyer Education

HOH offers a pre-purchase home buying education class for individuals and families to learn the complete process of buying a home. Instructors teach the classes in English, Spanish, and Vietnamese. HOH classes are for people from all income levels. You may choose a class that is held on Tuesday, Saturday or a Tuesday and Thursday evening class.

At the end of the class, you will receive a certificate of completion that can be used with home buying assistance programs and with many first time homebuyer mortgage loan products. The borrower and the co-borrower must attend the class to better understand the responsibilities of homeownership. Once the prospective family completes the HOH class, their next step is to contact a participating HOH lender to begin the mortgage loan process.

Featured Topics

- Are you ready to buy a home?
- Learn all about your budgeting
- How much mortgage can you afford?
- The mortgage loan application process
- Understanding credit issues
- How to work with a realtor
- What is involved in the closing process
- What is mortgage insurance?

Internet Homebuyer Curriculum

We also offer another homebuyer education option for families that may prefer our Internet based curriculum due to their concern of transportation, work schedule babysitting or medical. You must complete our HOH registration form and indicate on that registration that you are interested in the Internet curriculum. Once we receive the completed registration form with the \$40 fee, we will process the information and send to you by mail the appropriate web site location, your user ID and password.

This course will explain the home buying process and information needed to obtain a loan. After reading each of the four chapters, starting with chapter one, you will be asked to complete a ten-question test. Once you have successfully passed each chapter test by a

score of 80 or above, HOH will mail you the certificate of completion for the pre-purchase home buying course.

Counseling

HOH is a Homebuyer Counseling agency conducting one-on-one counseling in English and Spanish. Please call 713-644-8488 to schedule your appointment with the appropriate counselor.

PRE-PURCHASE HOUSING COUNSELING

One-on-one counseling will be provided and appropriate referrals will be made that will lead to homeownership readiness. The housing counselor will verify income from all income producing sources. A budget will be prepared with the potential homeowner to determine the best financial plan for this family to achieve homeownership. The family credit history will be reviewed. Credit issues will be resolved through an action plan prepared by the housing counselor and potential homeowner. In absence of a traditional credit history, the housing counselor will examine ways to establish and to provide existing sources of non-traditional credit.

CREDIT COUNSELING

Mortgage lenders need to see an on time pay history for the last 24 months and they want to see that collection accounts have been resolved. If you have had a slow pays in the past or collection accounts, these issues can be resolved so that you may qualify for a mortgage. Families requiring time to work on resolving credit issues will receive one-on-one credit counseling from a credit counselor to develop an action plan and monitor their progress as they continue their path to homeownership. This process is staff intensive and will generally require multiple visits between the credit counselor and potential homeowner over a period that usually ranges from three months to eighteen months. Once their credit issues are resolved, they will receive our list of 80 participating lenders so they may choose a participating lender to start the loan application process. Please call HOH to make an appointment with a credit counselor.

DEFAULT MORTGAGE COUNSELING

Default mortgage counseling addresses the issues with the homeowner and why they are late or behind on their mortgage loan payments. Income is verified and the counseling session reveals when the income situation might change. A household budget is prepared, an action plan is set forth and a call is made to the mortgage company's loss mitigation department to work out a repayment plan. Our housing counselor acts as a mediator to work out the details of a repayment plan. If the financial situation does not allow a repayment plan, other alternatives to foreclosure are discussed with the homeowner and the lender.

The HOH Story

Established in 1989, Housing Opportunities of Houston (HOH), Inc. is a private nonprofit HUD certified tax-exempt community-based organization. Its mission is: Helping Families Invest in Home ownership. Since its inception, HOH has helped thousands of families achieve and maintain homeownership.

HOH currently provides the following services:

Pre-purchase homebuyer education in a classroom setting to 350 families a month
Credit counseling and credit preparation for mortgage qualification to more than 100 families a month
MCE education curriculum for Realtors to know how to utilize HOH products
Mortgage default counseling to prevent foreclosure for 25 families a month

HOH Certifications

- HUD-certified Counseling Agency
- Texas Community Housing Development Organization (CHDO)
- 2000 Best Practices HUD Award City of Houston CHDO
- American Homeowner Education and Counseling Institute (AHECI)
- Certified for FHA 203(K) Loan Program

HOH Memberships and Affiliations

Leadership Houston
America Planning Association
Houston Association of Realtors (HAR)
Houston Credit Coalition
East End Chamber of Commerce
Houston Hispanic Chamber of Commerce (HHCC)
National Association of Real Estate Brokers (REALTIST)
National Council of La Raza (NCLR)
Real Estate Association of Latinos (REAL)

Partnerships

HOH fulfills its mission through collaborative efforts with financial institutions, real estate professionals, homebuilders and public and private funding sources. HOH impacts the lives of many families and potential homeowners in the Greater Houston area. HOH provides homeownership opportunities in the community groups. Marketing materials are distributed to the public through HOH and our partners. Partners with HOH realize that many benefit from people becoming homeowners. For example, homeowners tend to be more stable in their employment and more involved in community and school activities. Therefore, the benefits of these partnerships are far reaching.

Fair Housing Laws and Presidential Executive Orders

The Fair Housing Laws

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

More on the Fair Housing Act

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973

Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities.

HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing-Related Presidential Executive Orders:

Executive Order 11063

Executive Order 11063 prohibits discrimination in the sale, leasing,

rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246

Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892

Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898

Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166

Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217

Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

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U.S. Department of Housing and Urban Development

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Telephone: (202) 708-1112 Find the address of a HUD office near you

Printer-friendly page from www.hud.gov This page is located on the U.S. Department of Housing and Urban Development's Homes and Communities Website at <http://www.hud.gov/offices/fheo/FHLaws/index.cfm>.